Legal Needs of Low-income Households in Southern Minnesota

SMRLS 2019-20 Needs Assessment

Authors: Kelsey Imbertson and Jennifer Valorose
Key findings

- Half a million people could benefit from SMRLS legal services.

Half a million people are living below 185% of the poverty level in Southern Minnesota Regional Legal Services’ 33-county service area, making them eligible for legal services. That includes almost 200,000 families. Among these low-income residents, 42% are indigenous or people of color (IPOC), and 16% are foreign born. About 20% speak various non-English languages, most commonly Spanish and Hmong.

- Top 10 legal issues experienced by potential clients in 2019 are related to housing, consumer issues, and public benefits.

The top 10 legal issues that potential clients said they experienced are related to housing, consumer issues, and public benefits. Eight of 10 are the same as in 2015; however, several public benefit issues ranked higher this year (noted by an asterisk).

1. Finding affordable housing
2. Evicted or been threatened with eviction
3. Difficulty applying for public benefits for any reason*
4. Utilities shut off or threatened with a shutoff
5. Landlord is not making repairs
6. Targeted by harassing bill collection practices
7. Problems borrowing money for making a large purchase
8. Threatened with losing subsidized or Section 8 housing*
9. Homelessness
10. Denied or terminated from cash assistance or food support

- Housing is the number one legal issue for clients.

The two top legal needs noted by clients were housing related; the largest proportion of clients indicated that in the past year, they, or someone in their household, has needed help finding affordable housing, or had been or been threatened with eviction.

The largest percentage of stakeholders (70%) indicated eviction as a high priority issue. In addition, when asked about the top three legal needs among the people they serve, 88% of stakeholders said housing-related issues, with eviction being the top need.

- Public assistance is an increasing concern.

A larger proportion of clients reported having difficulty applying for public benefits this year than in 2015; this was the third largest issue reported. Being denied benefits also increased in rank.

- Highest priority legal issues identified by stakeholders are varied.

The top five priority issues as rated by key stakeholders address a variety of legal areas. These issues were rated high priority by 50% or more of stakeholders:

- Eviction
- Protecting clients or a child from domestic violence
- Paying for medical care
- Maintaining custody of a child
- Obtaining immigration documents for clients or their families
## Contents

Key findings................................................................................................................................. 1
Introduction...................................................................................................................................... 1
  Map of the service area .................................................................................................................. 2
  Demographics of SMRLS’ service area ....................................................................................... 2
Legal needs of low-income residents ............................................................................................ 4
  Housing ......................................................................................................................................... 4
  Public benefits ............................................................................................................................. 6
  Family ........................................................................................................................................... 7
  Consumer issues .......................................................................................................................... 7
  Health ........................................................................................................................................... 9
  Education ..................................................................................................................................... 10
  Immigration ................................................................................................................................. 11
  Employment ............................................................................................................................... 12
Strategies for reaching the target population ............................................................................... 13
Appendix A ...................................................................................................................................... 14
  Data collection methods .............................................................................................................. 14
Appendix B ...................................................................................................................................... 18
  Stakeholder web survey data tables ............................................................................................ 18
Figures

1. Service area with client survey response and focus group locations ..................... 2
2. Demographic profile of the SMRLS regions .............................................................. 3
3. Housing-related legal needs .................................................................................... 5
4. Public benefit legal needs ....................................................................................... 6
5. Family-related legal needs ..................................................................................... 7
6. Consumer-related legal needs ................................................................................. 8
7. Health-related legal needs, client ratings ............................................................... 9
8. Education-related legal needs ................................................................................ 10
9. Immigration-related legal needs ............................................................................ 11
10. Employment-related legal needs ........................................................................... 12
Introduction

Southern Minnesota Regional Legal Services (SMRLS) provides free legal representation to low-income individuals in civil legal matters in 33 counties in southern Minnesota, including the east side of the Twin Cities metro area. In 2019, SMRLS partnered with Wilder Research to conduct a needs assessment of the legal problems people in their service area are currently experiencing. The purpose of this study is to assist SMRLS in establishing priority areas for the coming years and gather information from low-income community members about how SMRLS should allocate resources.

The 2019-2020 study replicated a similar study done in 2015 and consisted of: an analysis of U.S. Census Bureau data of the 33 county service area, a paper survey with responses from 132 clients (both prior clients and those deemed ineligible for services), nine focus groups with community members, and an online survey with responses from 197 stakeholders who have worked with SMRLS. More details on the methods are in Appendix A. The following is a summary of the results.
Map of the service area

The map below illustrates the 33-county service area of SMRLS along with the location of clients. This includes client survey respondents outlined by their ZIP codes and focus group locations.

1. **Service area with client survey response and focus group locations**

Demographics of SMRLS’ service area

SMRLS serves low-income households, primarily in the 33 counties of southern Minnesota, divided into three regions: Metro, Southeast and Southwest. The income eligibility guidelines are 125% of the federal poverty guidelines. A family of four with an annual income of $32,750 or less would qualify for SMRLS’ services, though in certain circumstances SMRLS may accept clients up to 187.5% of federal poverty guidelines ($49,125 annual income in 2020 for a family of four). In 2015, demographics for residents at 125% of poverty were presented, as that data were publicly accessible to SMRLS staff. This year, Wilder Research staff pulled data for analysis from the American Community Survey public use microdata sample.

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1 Metro includes: Carver, Dakota, Ramsey, Scott, and Washington counties.
Southeast includes: Dodge, Fillmore, Freeborn, Houston, Mower, Olmsted, Rice, Steele, Wabasha, Goodhue and Winona counties.
Southwest includes: Blue Earth, Brown, Cottonwood, Faribault, Jackson, LeSueur, Martin, McLeod, Murray, Nicolet, Nobles, Pipestone, Redwood, Rock, Sibley, Waseca, and Watonwan counties.
(PUMS), and was able to get data for residents at 185% of poverty (the closest cutoff to 187.5%).

Half a million people are living below 185% of poverty in SMRLS’ service area, making them eligible for legal services. That includes almost 200,000 families. Among these low-income residents, 42% are indigenous or people of color (IPOC) and 16% are foreign-born. About 20% speak various non-English languages, most commonly Spanish and Hmong.

Within SMRLS sub-regions, the central region, that includes eastern parts of the Twin Cities metro area, is more populated and more racially and linguistically diverse, whereas the southwestern region is smaller and less diverse (Figure 2).

### 2. Demographic profile of the SMRLS regions

<table>
<thead>
<tr>
<th></th>
<th>Southwest</th>
<th>Southeast</th>
<th>Metro</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number of people living at or below 185% of poverty</td>
<td>92,435</td>
<td>116,916</td>
<td>293,325</td>
<td>502,676</td>
</tr>
<tr>
<td>Number of families at or below 185% (excludes single people)</td>
<td>34,897</td>
<td>52,894</td>
<td>111,990</td>
<td>199,781</td>
</tr>
<tr>
<td>By race</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>White</td>
<td>77%</td>
<td>73%</td>
<td>47%</td>
<td>58%</td>
</tr>
<tr>
<td>Black</td>
<td>4%</td>
<td>9%</td>
<td>17%</td>
<td>14%</td>
</tr>
<tr>
<td>Hispanic</td>
<td>12%</td>
<td>12%</td>
<td>13%</td>
<td>12%</td>
</tr>
<tr>
<td>Asian</td>
<td>3%</td>
<td>3%</td>
<td>16%</td>
<td>11%</td>
</tr>
<tr>
<td>American Indian</td>
<td>1%</td>
<td>0%</td>
<td>2%</td>
<td>1%</td>
</tr>
<tr>
<td>Multi-racial or other/unidentified</td>
<td>3%</td>
<td>3%</td>
<td>5%</td>
<td>4%</td>
</tr>
<tr>
<td>Foreign-born (any race)</td>
<td>9%</td>
<td>11%</td>
<td>20%</td>
<td>16%</td>
</tr>
<tr>
<td>Top languages spoken in each region (&gt;0.5% of population)</td>
<td>Spanish Somali/Oromo Arabic</td>
<td>Spanish Somali/Oromo Chinese Arabic German</td>
<td>Spanish Hmong Somali/Oromo Karen Vietnamese Amharic Arabic Russian Chinese</td>
<td>Spanish Somali/Oromo Arabic Vietnamese Amharic Chinese</td>
</tr>
</tbody>
</table>


Notes: Race percentages are calculated on PUMS; total count is adjusted for SMRLS’ regions. Families are smaller than households because they only include households with two or more people.
Legal needs of low-income residents

To determine the highest legal needs, former and ineligible clients were asked whether anyone in their household had experienced specific legal issues in the last twelve months. Key stakeholders were asked whether certain legal issues were high, medium or low priority for their clientele. Stakeholders were asked a second open-ended question about the top three legal needs facing low-income residents. To analyze, researchers ranked items based on the percentage of clients who had experienced the issue, and on the percentage of stakeholders who ranked the issue highest priority.

Based on those rankings, the top three legal needs based on client feedback were housing, public benefit, and family-related issues. These are the same top needs as 2015, but public benefit issues grew in importance. Variations between the 2015 and 2019 results are noted; full data tables of stakeholder results are in Appendix B.

Housing

Housing-related legal needs were the top issue and concern among both clients and stakeholders. This is consistent with the results from 2015. On the client survey, the two top legal needs noted by clients were housing related. The largest proportion of client respondents indicated that in the past year, they or someone in their household, have needed help finding affordable housing or had been evicted or threatened with eviction (Figure 3). Focus group participants also said that there is generally a lack of affordable housing in southern Minnesota, especially a lack of accommodation for persons with disabilities. Others shared that landlords refused to work with government housing programs and that waitlists were long for these programs.

The third most common identified issues were having utilities shut off or threatened with a shut off and needing help because a landlord is not making repairs (Figure 3). Focus group participants similarly reported that some landlords refused to make repairs or would not reimburse tenants for repairs that they made. This included safety features such as smoke detectors. Participants also reported cases where utilities were shut off without warning.

Notably, there were fewer clients with someone in their household experiencing homelessness or being denied housing due to a criminal background check or past evictions in 2019 compared to 2015. This may be in part due to fewer surveys being completed in waiting rooms where people experiencing homelessness were more likely to access them. Though these issues declined in priority on the survey, focus group participants mentioned that doubling up was a common form of homelessness and the shelters in southern Minnesota were described as inadequate and unwelcoming.
In the web survey, the largest percentage of stakeholders (70%) indicated eviction as a high priority issue. In addition, when asked about the top three legal needs among the people they serve, 88% of stakeholders said housing-related issues, with eviction being the top need followed by housing denial/discrimination, and finding affordable housing.

3. Housing-related legal needs

<table>
<thead>
<tr>
<th>Potential clients: Percentage reporting someone in their household experienced the following in the year prior to taking the survey.</th>
<th>2015 N=236-246</th>
<th>2019 N=122-130</th>
</tr>
</thead>
<tbody>
<tr>
<td>Needed help finding affordable housing</td>
<td>53%</td>
<td>52%</td>
</tr>
<tr>
<td>Been evicted or been threatened with eviction</td>
<td>43%</td>
<td>41%</td>
</tr>
<tr>
<td>Had your utilities shut off or been threatened with a shutoff</td>
<td>31%</td>
<td>29%</td>
</tr>
<tr>
<td>Needed help because your landlord is not making repairs</td>
<td>23%</td>
<td>29%</td>
</tr>
<tr>
<td>Been threatened with losing subsidized or Section 8 housing</td>
<td>18%</td>
<td>27%</td>
</tr>
<tr>
<td>Been homeless</td>
<td>40%</td>
<td>26%-*</td>
</tr>
<tr>
<td>Been denied housing due to a criminal background check or past evictions</td>
<td>28%</td>
<td>18%-*</td>
</tr>
<tr>
<td>Been denied access to housing or housing programs because of your race, disability, or because you have children</td>
<td>8%</td>
<td>12%*</td>
</tr>
<tr>
<td>Lost your house due to a mortgage foreclosure or the cancellation of a contract for deed</td>
<td>8%</td>
<td>9%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Stakeholder ratings: Percentage of stakeholders rating the issue high priority to people living with low-incomes.</th>
<th>2015 N=134-139</th>
<th>2019 N=191-200</th>
</tr>
</thead>
<tbody>
<tr>
<td>Eviction</td>
<td>72%</td>
<td>70%</td>
</tr>
<tr>
<td>Housing discrimination</td>
<td>55%</td>
<td>44%</td>
</tr>
</tbody>
</table>

Note: * indicates this item was ranked higher this year compared to 2015; - indicates the item was ranked lower.
Public benefits

Applying for or being denied public benefits are among the top issues facing clients, as well as among the top legal needs identified by stakeholders. This was also a need in 2015, but became slightly more important in 2019, particularly for clients.

A third of clients had someone in their household have difficulty applying for public benefits in the past year, which was an increase from 2015 (Figure 4). Similarly, a larger proportion of clients reported being denied public assistance because of their race, national origin, gender, or disability than in 2015.

In the web survey, denial of public benefits was noted as a high priority by over half (57%) of stakeholders in 2015, but fewer cited it as a high priority in 2019 (40%; see Appendix B).

4. Public benefit legal needs

| Potential clients: Percentage reporting someone in their household experienced the following in the year prior to taking the survey. | 2015 \(N=235-243\) | 2019 \(N=122-130\) |
| Had difficulty applying for public benefits for any reason | 20% | 33%* |
| Been denied or terminated from cash assistance or food support | 26% | 26% |
| Been told by the state or federal government that you need to repay benefits | 10% | 16% |
| Been denied public assistance because of your race, national origin, gender or disability | 4% | 12%* |
| Tried to get a child care subsidy | 9% | 6% |

| Stakeholder ratings: Percentage of stakeholders rating the issue high priority to people living with low-incomes. | 2015 \(N=134-139\) | 2019 \(N=191-200\) |
| Denial of public benefits | 57% | 40% |
| Repayment of public benefits | 21% | 18% |

Note: * indicates this item was ranked higher this year compared to 2015.

In addition, focus group respondents noted issues they faced in accessing public benefits, including not being aware of what public benefits are available to them, particularly for youth. Participants also mentioned they had difficulty navigating benefits systems and expressed frustration specifically with agency staff not returning calls, interpretive services not being available, and long wait times. Other participants discussed their concerns with applying for public benefits as Lawful Permanent Residents (LPR), but not U.S. citizens; not understanding the Public Charge Rule; and fear around applying for benefits without a social security number. Others experienced challenges applying for disability benefits and child care subsidies.
Family

While family law issues were not among the top 10 legal needs identified by clients, stakeholders rated these issues very highly. Relative to other issues, family issues ranked in the middle in terms of issues client survey respondents had faced in the last year, though family law issues were more common in 2019 than in 2015. The most commonly reported issues faced by clients and their household members were abused and being denied the right to see their child (Figure 5). Focus group participants also frequently mentioned issues of domestic abuse or safety concerns. Other issues were questions about divorce and child custody; emancipation; and qualifying for an order for protection (OFP). Some participants were reluctant to discuss family issues, specifically Hmong and Karen participants.

Stakeholders rated protection from domestic violence as a high priority legal need, and child support and custody issues ranked among the top five legal needs of families with low incomes. Similarly, when asked what the top three legal needs are in an open-ended question, a quarter of respondents mentioned child custody/support, followed by domestic violence/assault, and divorce/marriage dissolution.

5. Family-related legal needs

<table>
<thead>
<tr>
<th>Potential clients: Percentage reporting someone in their household experienced the following in the year prior to taking the survey.</th>
<th>2015 N=238-241</th>
<th>2019 N=122-130</th>
</tr>
</thead>
<tbody>
<tr>
<td>Been abused and needed help protecting yourself and/or your children</td>
<td>15%</td>
<td>23%</td>
</tr>
<tr>
<td>Been denied the right to see your child</td>
<td>11%</td>
<td>21%*</td>
</tr>
<tr>
<td>Needed help collecting child support</td>
<td>11%</td>
<td>13%</td>
</tr>
<tr>
<td>Lost or been threatened with the loss of physical custody of a child</td>
<td>10%</td>
<td>13%</td>
</tr>
<tr>
<td>Needed legal help for a divorce</td>
<td>8%</td>
<td>11%</td>
</tr>
<tr>
<td>Needed help with paperwork after a parent or relative passed away</td>
<td>6%</td>
<td>7%</td>
</tr>
<tr>
<td>Not been able to afford child support you are required to pay</td>
<td>7%</td>
<td>3%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Stakeholder ratings: Percentage of stakeholders rating the issue high priority to people living with low-incomes.</th>
<th>2015 N=134-139</th>
<th>2019 N=191-200</th>
</tr>
</thead>
<tbody>
<tr>
<td>Protecting themselves or a child from domestic violence</td>
<td>77%</td>
<td>65%</td>
</tr>
<tr>
<td>Maintaining custody of a child</td>
<td>60%</td>
<td>51%</td>
</tr>
<tr>
<td>Child support</td>
<td>57%</td>
<td>48%</td>
</tr>
<tr>
<td>Divorce</td>
<td>36%</td>
<td>40%*</td>
</tr>
</tbody>
</table>

Note: * indicates this item was ranked higher this year compared to 2015.
Consumer issues

Clients have experienced a variety of consumer-related legal issues in the past year, most commonly being a target of harassing bill collection practices and having problems borrowing money for a large purchase (Figure 6). These two issues were also in the top 10 most commonly experienced legal issues.

Stakeholders, however, rated consumer issues lower priority relative to the other issues asked about.

6. **Consumer-related legal needs**

<table>
<thead>
<tr>
<th>Potential clients: Percentage reporting someone in their household experienced the following in the year prior to taking the survey.</th>
<th>2015 N=238-241</th>
<th>2019 N=122-130</th>
</tr>
</thead>
<tbody>
<tr>
<td>Been targeted by harassing bill collection practices</td>
<td>32%</td>
<td>29%</td>
</tr>
<tr>
<td>Had problems borrowing money for making a large purchase</td>
<td>22%</td>
<td>28%</td>
</tr>
<tr>
<td>Been a victim of identity theft or fraud</td>
<td>13%</td>
<td>21%</td>
</tr>
<tr>
<td>Had state or federal tax problems</td>
<td>13%</td>
<td>17%</td>
</tr>
<tr>
<td>Had creditors threatening to take away important items, for example repossessing a car or mobile home</td>
<td>9%</td>
<td>13%*</td>
</tr>
<tr>
<td>Had your wages or bank account garnished</td>
<td>10%</td>
<td>10%-</td>
</tr>
<tr>
<td>Needed help filing for bankruptcy</td>
<td>13%</td>
<td>8%-</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Stakeholder ratings: Percentage of stakeholders rating the issue high priority to people living with low-incomes.</th>
<th>2015 N=134-139</th>
<th>2019 N=191-200</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bank or creditor issues</td>
<td>34%</td>
<td>30%</td>
</tr>
<tr>
<td>Tax issues</td>
<td>16%</td>
<td>12%</td>
</tr>
</tbody>
</table>

Note: * indicates this item was ranked higher this year compared to 2015; - indicates the item was ranked lower.

Focus group participants identified the main consumer issues as concerns about debt, poor credit scores, and questions about bankruptcy.
Health

Health-related legal issues were ranked neither highest nor lowest among the issues facing clients. Being denied or terminated from health insurance such as Medicare, Medical Assistance (Medicaid), MNSure, MinnesotaCare, or private health insurance were both more common in 2019 than in 2015 (Figure 7). Focus group participants also reported difficulty qualifying for public health care programs and understanding the coverage; a lack of dental care options; poor interpreting services; high amounts of medical debt; and youth being unable to get care without parents’ consent. One participant also shared a case where they were dissatisfied with medical services and had no way to pursue a complaint.

Stakeholders, however, rated health-related legal needs in the top 10, with issues related to paying for medical care an increasingly high priority.

7. Health-related legal needs, client ratings

<table>
<thead>
<tr>
<th>Potential clients: Percentage reporting someone in their household experienced the following in the year prior to taking the survey.</th>
<th>2015 N=238-241</th>
<th>2019 N=122-130</th>
</tr>
</thead>
<tbody>
<tr>
<td>Been denied or terminated from health insurance such as Medicare, Medical Assistance (Medicaid), MNSure, or Minnesota Care</td>
<td>14%</td>
<td>25%</td>
</tr>
<tr>
<td>Needed assistance when Medicare, Medical Assistance, or Minnesota Care did not pay your full medical bills</td>
<td>21%</td>
<td>23%</td>
</tr>
<tr>
<td>Been denied treatment by your health plan</td>
<td>10%</td>
<td>16%</td>
</tr>
<tr>
<td>Been denied medical treatment because you don't have insurance, or because of your national origin, gender, disability, or race</td>
<td>8%</td>
<td>9%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Stakeholder ratings: Percentage of stakeholders rating the issue high priority to people living with low-incomes.</th>
<th>2015 N=134-139</th>
<th>2019 N=191-200</th>
</tr>
</thead>
<tbody>
<tr>
<td>Paying for medical care</td>
<td>45%</td>
<td>52%*</td>
</tr>
<tr>
<td>Denial of medical care</td>
<td>56%</td>
<td>38%-</td>
</tr>
<tr>
<td>Elder law protections</td>
<td>-</td>
<td>26%</td>
</tr>
</tbody>
</table>

Note: * indicates this item was ranked higher this year compared to 2015; - indicates the item was ranked lower.
Education

Few client respondents experienced education-related legal issues in the past year. The most commonly experienced issue was needing help to make sure that a child with a disability, emotional problem, or learning difficulties was assigned the appropriate education program (13%; Figure 8). These results were similar to 2015 findings.

While few survey respondents indicated experiencing bullying and lack of support for English Language Learners (ELL), focus group participants mentioned both. Transportation was another commonly mentioned issue including a lack of busing outside the 2 mile busing radius; lack of transportation for child care; and difficulty coordinating transportation after moves or when experiencing homelessness. Other participants mentioned excessive police enforcement in the schools as well as strict or discriminatory discipline policies.

Education issues were not among the top three legal needs shared by stakeholders, though around a third of stakeholders indicated that accessing public education services, such as ELL services, special education, and transportation should be a high priority for SMRLS.

In the focus groups, youth shared specific concerns about not having access to their own money and not being able to apply for FAFSA support without parental consent.

8. Education-related legal needs

<table>
<thead>
<tr>
<th>Potential clients: Percentage reporting someone in their household experienced the following in the year prior to taking the survey.</th>
<th>2015 N=238-241</th>
<th>2019 N=122-130</th>
</tr>
</thead>
<tbody>
<tr>
<td>Needed help making sure that a child with a disability, emotional problems or learning difficulties got the right education program (such as special education or 504 plan)</td>
<td>15%</td>
<td>13%</td>
</tr>
<tr>
<td>Needed help on your child’s complaint of being bullied or harassed or discriminated against in school</td>
<td>10%</td>
<td>9%</td>
</tr>
<tr>
<td>Needed help keeping your children in their school and getting school transportation when experiencing homelessness</td>
<td>8%</td>
<td>8%</td>
</tr>
<tr>
<td>Been unfairly expelled or suspended from school</td>
<td>8%</td>
<td>3%</td>
</tr>
<tr>
<td>Needed help getting school services for English Language Learners</td>
<td>6%</td>
<td>3%</td>
</tr>
</tbody>
</table>

Stakeholder ratings: Percentage of stakeholders rating the issue high priority to people living with low-incomes.

<table>
<thead>
<tr>
<th>2015 N=134-139</th>
<th>2019 N=191-200</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accessing public education services, such as ELL, special education, transportation, or other</td>
<td>34%</td>
</tr>
</tbody>
</table>
Immigration

Immigration issues rose in the rankings in 2019. For clients, needing help applying for U.S. citizenship and permanent residency were more highly ranked (Figure 9). Few respondents reported needing help with an immigration issues because they were a victim of abuse or a violent crime, or reported being placed in deportation proceedings in the past year.

Though a small proportion of responding clients had experienced immigration issues in the last year, stakeholders felt that assistance for immigration legal needs should be a high priority for SMRLS. Notably, more stakeholders felt that immigration status and documentation is a top three legal concern.

9.  Immigration-related legal needs

<table>
<thead>
<tr>
<th>Potential clients: Percentage reporting someone in their household experienced the following in the year prior to taking the survey.</th>
<th>2015 N=238-241</th>
<th>2019 N=122-130</th>
</tr>
</thead>
<tbody>
<tr>
<td>Needed help applying for U.S. citizenship</td>
<td>4%</td>
<td>12%*</td>
</tr>
<tr>
<td>Needed help applying for permanent residence (green card)</td>
<td>3%</td>
<td>9%*</td>
</tr>
<tr>
<td>Needed help replacing lost, stolen, or expired immigration documents</td>
<td>3%</td>
<td>6%*</td>
</tr>
<tr>
<td>Needed help to bring a spouse or child to the U.S.</td>
<td>3%</td>
<td>3%</td>
</tr>
<tr>
<td>Been placed in deportation (removal) proceedings</td>
<td>&lt;1%</td>
<td>2%*</td>
</tr>
<tr>
<td>Been a victim of abuse or a violent crime and needed help applying for immigration status</td>
<td>2%</td>
<td>1%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Stakeholder ratings: Percentage of stakeholders rating the issue high priority to people living with low-incomes.</th>
<th>2015 N=134-139</th>
<th>2019 N=191-200</th>
</tr>
</thead>
<tbody>
<tr>
<td>Obtaining immigration documents for self or family</td>
<td>56%</td>
<td>51%</td>
</tr>
</tbody>
</table>

Note: * indicates this item was ranked higher this year compared to 2015.

The focus groups were intended to obtain information from groups whose perspectives were not captured in the survey, including immigrant populations. These participants discussed a variety of immigration-related legal issues such as: the long legal process involved in bringing family members to the United States; a lack of understanding of the overall process; high costs for lawyers and filing fees; and concerns about deportation and the hostile political climate towards immigration. Youth also expressed concerns about having undocumented parents while they are citizens.
Employment

Few survey respondents reported employment-related legal issues in the last year, and overall ratings of employment issues are down from 2015. The most commonly cited issues were being denied employment because of a criminal background and being fired from a job because of national origin, age, gender, disability, or race (Figure 10).

Fewer stakeholders indicated that employment issues should be a high priority for SMRLS than in 2015, and employment issues were not cited among the top three legal needs according to stakeholders.

10. Employment-related legal needs

<table>
<thead>
<tr>
<th>Potential clients: Percentage reporting someone in their household experienced the following in the year prior to taking the survey.</th>
<th>2015 N=238-241</th>
<th>2019 N=122-130</th>
</tr>
</thead>
<tbody>
<tr>
<td>Been denied employment because of a criminal background</td>
<td>16%</td>
<td>8%*</td>
</tr>
<tr>
<td>Been fired from your job because of your national origin, age, gender, disability, or race</td>
<td>6%</td>
<td>8%</td>
</tr>
<tr>
<td>Been denied leave to care for yourself or family members with health problems</td>
<td>6%</td>
<td>6%</td>
</tr>
<tr>
<td>Worked in dangerous or unsafe conditions (e.g., been exposed to pesticides)</td>
<td>3%</td>
<td>6%*</td>
</tr>
<tr>
<td>Needed help with business contracts or legal help starting a business</td>
<td>7%</td>
<td>5%*</td>
</tr>
<tr>
<td>Needed help getting unpaid wages from your employer</td>
<td>3%</td>
<td>5%</td>
</tr>
<tr>
<td>Had unfair or illegal deductions from pay</td>
<td>3%</td>
<td>4%</td>
</tr>
<tr>
<td>Been given false employment or wage information by employer or recruiter</td>
<td>3%</td>
<td>2%*</td>
</tr>
<tr>
<td>Had problems with employer not accepting your immigration documents to prove you are legally able to work in the U.S.</td>
<td>&lt;1%</td>
<td>2%</td>
</tr>
<tr>
<td>Had a health care or day care license threatened or taken away due to a background check</td>
<td>3%</td>
<td>1%*</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Stakeholder ratings: Percentage of stakeholders rating the issue high priority to people living with low-incomes.</th>
<th>2015 N=134-139</th>
<th>2019 N=191-200</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employment issues</td>
<td>39%</td>
<td>19%*</td>
</tr>
</tbody>
</table>

Note: * indicates this item was ranked higher this year compared to 2015; - indicates the item was ranked lower.

Focus group participants shared several employment-related legal needs including assistance getting business licenses or time off for pregnancy; harassment and discrimination based on race, religion, or disability; unsafe working conditions or not being given breaks; and concerns about obtaining and maintaining work due to documentation status or language barriers.
Strategies for reaching the target population

The majority of stakeholders (89%) felt the population they serve is aware of SMRLS, with 21% indicating they are very aware. Stakeholders were asked what SMRLS can do to better reach low-income populations in southern Minnesota. The most common suggestion was to engage with the low-income community where they already are gathering (i.e., food pantries, shelters). Other common suggestions were increasing advertising, including flyers, and offering clinics or seminars. Other suggestions included: better use of social media; holding public meetings/office hours; better outreach to organizations that work with low-income residents; improved phone communication, including promoting the hotline; and providing culturally specific outreach.

Many focus group participants had not heard of SMRLS or used their services prior to the discussions. Suggestions for outreach included using Facebook and social media; making sure materials are bilingual; using email; and generally having a greater presence through conventions, discussions, and community involvement. Though SMRLS is already doing many of these activities, there may be opportunities to increase the number or effectiveness of these outreach strategies.
Appendix A

Data collection methods

Wilder Research replicated the data collection and methods used for the 2015 Needs Assessment. Each of the three methods (paper survey of clients, online survey of legal professionals, and focus groups with community members) are described in this section.

**Paper survey of clients**

Wilder Research reused a survey for clients, developed in collaboration with SMRLS staff for the 2015 Needs Assessment. The survey was designed to gather information on the types of civil legal problems respondents had experienced in the past year, in eight specific categories. Paper surveys were mailed to 800 former and ineligible clients with a stamped return envelope. Surveys were also placed in the waiting areas in the downtown St. Paul, Winona, Rochester, and RIMS offices. The surveys were in the field from August through November 2019. Surveys were confidential and anonymous. A total of 132 surveys were returned – 71 via mail, and an additional 61 surveys were gathered in person at waiting rooms. This was a lower response than the 2015 survey, with a notable drop in the number completed in person – 170 compared to 61 this round. Staff shared that there has been a general reduction in activity in waiting rooms this past year which may explain the lower response. SMRLS also offered survey interpretation by phone.

The majority of respondents were black or African American (41%) or white (42%). Sixteen percent of respondents said they were born outside of the United States. Most respondents had a total combined household income of less than $15,000 per year and just 2% had a household income of $40,000 or more. Most respondents (62%) live in the Twin Cities metro area and ranged in age from 20 to 93, with the average being 52 years old. Household size ranged from one to eight members, with the average household size being two (Figure A1).
## A1. Description of respondents to client survey

<table>
<thead>
<tr>
<th>Race/ethnicity</th>
<th>2015 Percent N=224</th>
<th>2019 Percent N=131</th>
<th>Census data for region</th>
</tr>
</thead>
<tbody>
<tr>
<td>White</td>
<td>42%</td>
<td>42%</td>
<td>58%</td>
</tr>
<tr>
<td>Black or African American</td>
<td>42%</td>
<td>41%</td>
<td>14%</td>
</tr>
<tr>
<td>Asian</td>
<td>5%</td>
<td>6%</td>
<td>11%</td>
</tr>
<tr>
<td>Hispanic or Latino</td>
<td>3%</td>
<td>3%</td>
<td>12%</td>
</tr>
<tr>
<td>American Indian or Alaska Native</td>
<td>4%</td>
<td>1%</td>
<td>1%</td>
</tr>
<tr>
<td>Native Hawaiian or other Pacific Islander</td>
<td>&lt;1%</td>
<td>0%</td>
<td></td>
</tr>
<tr>
<td>Other (mixed race or unidentified)</td>
<td>4%</td>
<td>7%</td>
<td>4%</td>
</tr>
<tr>
<td><strong>Foreign-born</strong></td>
<td><strong>N=243</strong></td>
<td><strong>N=128</strong></td>
<td><strong>9%</strong></td>
</tr>
<tr>
<td><strong>Total combined household income before taxes in the year prior</strong></td>
<td><strong>N=235</strong></td>
<td><strong>N=124</strong></td>
<td></td>
</tr>
<tr>
<td>Under $15,000</td>
<td>69%</td>
<td>63%</td>
<td></td>
</tr>
<tr>
<td>$15,000 - $24,999</td>
<td>17%</td>
<td>23%</td>
<td></td>
</tr>
<tr>
<td>$25,000 - $39,999</td>
<td>12%</td>
<td>11%</td>
<td></td>
</tr>
<tr>
<td>$40,000 or more</td>
<td>2%</td>
<td>2%</td>
<td></td>
</tr>
<tr>
<td><strong>Zip code</strong></td>
<td><strong>N=178</strong></td>
<td><strong>N=120</strong></td>
<td></td>
</tr>
<tr>
<td>Metro</td>
<td>75%</td>
<td>62%</td>
<td>58%</td>
</tr>
<tr>
<td>Southeast</td>
<td>10%</td>
<td>18%</td>
<td>23%</td>
</tr>
<tr>
<td>Southwest</td>
<td>8%</td>
<td>13%</td>
<td>18%</td>
</tr>
<tr>
<td>Other (not in SMRLS region)</td>
<td>7%</td>
<td>7%</td>
<td></td>
</tr>
<tr>
<td><strong>Number of people in household</strong></td>
<td><strong>Range</strong></td>
<td><strong>Mean</strong></td>
<td><strong>Median</strong></td>
</tr>
<tr>
<td>2015 (N=240)</td>
<td>1 to 10</td>
<td>3</td>
<td>2</td>
</tr>
<tr>
<td>2019 (N=128)</td>
<td>1 to 8</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td><strong>Age</strong></td>
<td><strong>Range</strong></td>
<td><strong>Mean</strong></td>
<td><strong>Median</strong></td>
</tr>
<tr>
<td>2015 (N=243)</td>
<td>17 to 99</td>
<td>45</td>
<td>43</td>
</tr>
<tr>
<td>2019 (N=123)</td>
<td>20 to 93</td>
<td>52</td>
<td>53</td>
</tr>
</tbody>
</table>

**Limitations**

The convenience sample over-represented black residents in the Twin Cities. Residents from the other two regions and of other racial/ethnic groups are underrepresented.
Online survey of legal professionals

Wilder Research also reused a confidential survey for stakeholders in the legal community and organizations that serve the low income community, developed in collaboration with SMRLS staff in 2015. This survey was designed to take 15 minutes or less to complete to encourage a greater response rate from busy professionals. The survey was designed to assess the perspectives of stakeholders who have worked with SMRLS at some point in the past. Questions asked about the most important legal needs of low-income people in their communities and how SMRLS could improve outreach in southern Minnesota. The survey was emailed to 675 judges, attorneys, and staff at community service agencies in the SMRLS service area. A total of 229 surveys were completed in fall of 2019 for a response rate of 34%. Unlike in 2015, multiple people from the same organization were invited. In total, 173 organizations are represented in the results with an average of one response per organization.

A2. Description of respondents to stakeholder web survey

<table>
<thead>
<tr>
<th>Surveys sent and response rates</th>
<th>2015 Percent</th>
<th>2019 Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>N=317 (45%)</td>
<td>N=675 (34%)</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Professional position/role</th>
<th>2015 Percent</th>
<th>2019 Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>N=134</td>
<td>N=185</td>
<td></td>
</tr>
<tr>
<td>Staff at community-based organization</td>
<td>54%</td>
<td>51%</td>
</tr>
<tr>
<td>Private attorney</td>
<td>19%</td>
<td>10%</td>
</tr>
<tr>
<td>Judge</td>
<td>11%</td>
<td>10%</td>
</tr>
<tr>
<td>Other judicial staff/court administrators</td>
<td>5%</td>
<td>0%</td>
</tr>
<tr>
<td>County/public attorney</td>
<td>4%</td>
<td>2%</td>
</tr>
<tr>
<td>Other (retired, government, funder)</td>
<td>6%</td>
<td>27%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Areas of legal aid (check all that apply)</th>
<th>N=167</th>
</tr>
</thead>
<tbody>
<tr>
<td>Family</td>
<td>20%</td>
</tr>
<tr>
<td>Housing and real estate</td>
<td>17%</td>
</tr>
<tr>
<td>Health</td>
<td>14%</td>
</tr>
<tr>
<td>Public benefits, income and food</td>
<td>12%</td>
</tr>
<tr>
<td>Employment</td>
<td>9%</td>
</tr>
<tr>
<td>Discrimination and civil rights</td>
<td>8%</td>
</tr>
<tr>
<td>Consumer</td>
<td>8%</td>
</tr>
<tr>
<td>Probate</td>
<td>7%</td>
</tr>
<tr>
<td>Education/Juvenile</td>
<td>7%</td>
</tr>
<tr>
<td>Tax</td>
<td>4%</td>
</tr>
<tr>
<td>Farm</td>
<td>2%</td>
</tr>
<tr>
<td>Other</td>
<td>20%</td>
</tr>
<tr>
<td>None of the above</td>
<td>50%</td>
</tr>
</tbody>
</table>
A2. Description of respondents to stakeholder web survey

<table>
<thead>
<tr>
<th>Regions</th>
<th>2015 Percent</th>
<th>2019 Percent</th>
<th>N=229</th>
</tr>
</thead>
<tbody>
<tr>
<td>Twin Cities – east metro</td>
<td>37%</td>
<td>32%</td>
<td></td>
</tr>
<tr>
<td>Southeast</td>
<td>33%</td>
<td>42%</td>
<td></td>
</tr>
<tr>
<td>Southwest</td>
<td>27%</td>
<td>11%</td>
<td></td>
</tr>
<tr>
<td>Farm workers</td>
<td>3%</td>
<td>--</td>
<td></td>
</tr>
<tr>
<td>Work across regions</td>
<td>--</td>
<td>15%</td>
<td></td>
</tr>
</tbody>
</table>

Focus groups with community members

SMRLS serves a broad geographic area with multiple cultural communities represented. To explore the legal needs of those particular communities, Wilder Research reused a focus group protocol (from 2015), and trained SMRLS staff on how to conduct focus groups. The questions in the protocol asked about specific legal problems people in the community may have experienced, as well as community knowledge of SMRLS services, and what SMRLS could do to improve their services. SMRLS staff volunteered to be trained on conducting focus groups and taking notes, and then signed up to recruit and conduct groups in their area. SMRLS staff worked in pairs to co-facilitate each group. Focus groups were conducted in the language of each population group which allowed greater representation than the client surveys which were only in English. A total of nine focus groups were conducted in fall 2019 and January 2020 (Figure A3). While an additional focus group with African American parents at Johnson Achievement Plus School was scheduled, parents were unable to attend due to lack of transportation, and the group could not be rescheduled. Groups ranged from 3 to 19 participants. In 2015, 12 focus groups were held with similar demographic groups.

A3. Description of focus groups

<table>
<thead>
<tr>
<th>Location</th>
<th>Population of focus</th>
<th>Number of attendees</th>
</tr>
</thead>
<tbody>
<tr>
<td>Austin, MN</td>
<td>Karen</td>
<td>19</td>
</tr>
<tr>
<td>Mankato, MN</td>
<td>Sudanese</td>
<td>3</td>
</tr>
<tr>
<td>Mankato, MN</td>
<td>Youth</td>
<td>3</td>
</tr>
<tr>
<td>Northfield, MN</td>
<td>Youth</td>
<td>9</td>
</tr>
<tr>
<td>Rochester, MN</td>
<td>Youth</td>
<td>4</td>
</tr>
<tr>
<td>Worthington, MN</td>
<td>Parents</td>
<td>12</td>
</tr>
<tr>
<td>St. Paul, MN</td>
<td>Native American</td>
<td>7</td>
</tr>
<tr>
<td>St. Paul, MN</td>
<td>Hmong and Lao seniors</td>
<td>15</td>
</tr>
<tr>
<td>St. James, MN</td>
<td>Hispanic seniors</td>
<td>16</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td><strong>88</strong></td>
</tr>
</tbody>
</table>
## Appendix B

**Stakeholder web survey data tables**

### B1. Stakeholder priority ratings, in order of ranking

<table>
<thead>
<tr>
<th>Importance of legal needs of people living with low-incomes</th>
<th>2015 (N=134-139)</th>
<th>2019 (N=191-200)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>High priority</td>
<td>Medium priority</td>
</tr>
<tr>
<td>Eviction</td>
<td>72%</td>
<td>24%</td>
</tr>
<tr>
<td></td>
<td>70%</td>
<td>20%</td>
</tr>
<tr>
<td>Protecting themselves or a child from domestic violence</td>
<td>77%</td>
<td>21%</td>
</tr>
<tr>
<td></td>
<td>65%</td>
<td>20%</td>
</tr>
<tr>
<td>Paying for medical care</td>
<td>45%</td>
<td>43%</td>
</tr>
<tr>
<td></td>
<td>52%</td>
<td>30%</td>
</tr>
<tr>
<td>Maintaining custody of a child</td>
<td>60%</td>
<td>33%</td>
</tr>
<tr>
<td></td>
<td>51%</td>
<td>28%</td>
</tr>
<tr>
<td>Obtaining immigration documents for self or family</td>
<td>56%</td>
<td>32%</td>
</tr>
<tr>
<td></td>
<td>51%</td>
<td>28%</td>
</tr>
<tr>
<td>Child support</td>
<td>57%</td>
<td>32%</td>
</tr>
<tr>
<td></td>
<td>48%</td>
<td>31%</td>
</tr>
<tr>
<td>Housing discrimination</td>
<td>55%</td>
<td>34%</td>
</tr>
<tr>
<td></td>
<td>44%</td>
<td>30%</td>
</tr>
<tr>
<td>Denial of public benefits</td>
<td>57%</td>
<td>37%</td>
</tr>
<tr>
<td></td>
<td>40%</td>
<td>38%</td>
</tr>
<tr>
<td>Divorce</td>
<td>36%</td>
<td>42%</td>
</tr>
<tr>
<td></td>
<td>40%</td>
<td>30%</td>
</tr>
<tr>
<td>Denial of medical care</td>
<td>56%</td>
<td>26%</td>
</tr>
<tr>
<td></td>
<td>38%</td>
<td>31%</td>
</tr>
<tr>
<td>Bank or creditor issues</td>
<td>34%</td>
<td>50%</td>
</tr>
<tr>
<td></td>
<td>30%</td>
<td>47%</td>
</tr>
<tr>
<td>Accessing public education services, such as ELL, special education, transportation, or other</td>
<td>34%</td>
<td>42%</td>
</tr>
<tr>
<td>Elder law protections</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td></td>
<td>26%</td>
<td>42%</td>
</tr>
<tr>
<td>Employment issues</td>
<td>39%</td>
<td>47%</td>
</tr>
<tr>
<td></td>
<td>19%</td>
<td>44%</td>
</tr>
<tr>
<td>Repayment of public benefits</td>
<td>21%</td>
<td>55%</td>
</tr>
<tr>
<td></td>
<td>18%</td>
<td>39%</td>
</tr>
<tr>
<td>Tax issues</td>
<td>16%</td>
<td>49%</td>
</tr>
<tr>
<td></td>
<td>12%</td>
<td>40%</td>
</tr>
</tbody>
</table>
What do you think are the three most important legal problems or pressing legal issues facing low income communities? (open-ended question)

<table>
<thead>
<tr>
<th></th>
<th>2015 (N=108)</th>
<th>2019 (N=173)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Housing law</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>General – unspecified</td>
<td>21%</td>
<td>34%</td>
</tr>
<tr>
<td>Eviction/unlawful detainers</td>
<td>21%</td>
<td>25%</td>
</tr>
<tr>
<td>Housing denial/discrimination/fair housing</td>
<td>10%</td>
<td>10%</td>
</tr>
<tr>
<td>Affordable housing</td>
<td>10%</td>
<td>9%</td>
</tr>
<tr>
<td>Tenant/landlord issue/renter’s rights/slum landlords</td>
<td>8%</td>
<td>7%</td>
</tr>
<tr>
<td>Inadequate/safe housing</td>
<td>5%</td>
<td>3%</td>
</tr>
<tr>
<td><strong>Family law</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>General – unspecified</td>
<td>10%</td>
<td>6%</td>
</tr>
<tr>
<td>Child custody/support</td>
<td>27%</td>
<td>25%</td>
</tr>
<tr>
<td>Domestic violence/assault</td>
<td>24%</td>
<td>18%</td>
</tr>
<tr>
<td>Divorce/marriage dissolution</td>
<td>17%</td>
<td>10%</td>
</tr>
<tr>
<td>Child rearing</td>
<td>&lt;1%</td>
<td>2%</td>
</tr>
<tr>
<td><strong>Public benefits issues</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>General – unspecified</td>
<td>11%</td>
<td>12%</td>
</tr>
<tr>
<td>Accessing benefits/Benefits advocacy</td>
<td>6%</td>
<td>9%</td>
</tr>
<tr>
<td>Denial of benefits</td>
<td>5%</td>
<td>2%</td>
</tr>
<tr>
<td><strong>Immigration status and documentation</strong></td>
<td>15%</td>
<td>24%</td>
</tr>
<tr>
<td><strong>Access to legal services/equal access to legal system/fair representation</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>General – unspecified</td>
<td>10%</td>
<td>3%</td>
</tr>
<tr>
<td>Cost of legal representation</td>
<td>0%</td>
<td>3%</td>
</tr>
<tr>
<td>Power of attorney documents/wills</td>
<td>0%</td>
<td>2%</td>
</tr>
<tr>
<td><strong>Criminal issues</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>General – unspecified</td>
<td>&lt;1%</td>
<td>2%</td>
</tr>
<tr>
<td>Expungement</td>
<td>6%</td>
<td>4%</td>
</tr>
<tr>
<td>Criminal background/history</td>
<td>0%</td>
<td>4%</td>
</tr>
<tr>
<td>Criminal charges</td>
<td>3%</td>
<td>2%</td>
</tr>
<tr>
<td>Police discrimination or abuse</td>
<td>0%</td>
<td>1%</td>
</tr>
</tbody>
</table>
B2. The top three legal needs according to stakeholders (continued)

<table>
<thead>
<tr>
<th>What do you think are the three most important legal problems or pressing legal issues facing low income communities? (open-ended question)</th>
<th>2015 (N=108)</th>
<th>2019 (N=173)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Employment</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>General – unspecified</td>
<td>5%</td>
<td>2%</td>
</tr>
<tr>
<td>Stable employment</td>
<td>2%</td>
<td>2%</td>
</tr>
<tr>
<td>Wages too low/living wage</td>
<td>0%</td>
<td>2%</td>
</tr>
<tr>
<td>Employment discrimination</td>
<td>3%</td>
<td>1%</td>
</tr>
<tr>
<td><strong>Medical</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>General – unspecified</td>
<td>3%</td>
<td>2%</td>
</tr>
<tr>
<td>Paying for medical care</td>
<td>3%</td>
<td>3%</td>
</tr>
<tr>
<td>Mental health access</td>
<td>0%</td>
<td>3%</td>
</tr>
<tr>
<td>Accessing medical care</td>
<td>4%</td>
<td>2%</td>
</tr>
<tr>
<td><strong>Credit/consumer issues</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>2%</td>
<td>1%</td>
</tr>
<tr>
<td><strong>General concerns</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Racism and discrimination</td>
<td>2%</td>
<td>6%</td>
</tr>
<tr>
<td>Transportation costs</td>
<td>2%</td>
<td>2%</td>
</tr>
<tr>
<td>Fraud against low income populations</td>
<td>0%</td>
<td>2%</td>
</tr>
</tbody>
</table>
Acknowledgements

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Wilder Research, a division of Amherst H. Wilder Foundation, is a nationally respected nonprofit research and evaluation group. For more than 100 years, Wilder Research has gathered and interpreted facts and trends to help families and communities thrive, get at the core of community concerns, and uncover issues that are overlooked or poorly understood.

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